

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN DIVISION**

In Re Veaner Copeland
Debtor(s)

Case No. 10-14913-JDW
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002-1.

Name of creditor: Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as trustee for Normandy Mortgage Loan Trust, Series 2013-8 As Serviced by Rushmore Loan Management Services LLC

Court claim no. (if known): 1

Last four digits of any number you use to identify the debtor's account: xxxxxx2329

Date of payment change: 02/09/2015
Must be at least 21 days after date of this notice

New total payment: \$555.84
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____ New escrow payment: _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 12.1400% New interest rate: 12.1400%

Current principal and interest payment: \$555.85 New principal and interest payment: \$555.84

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: _____

Current mortgage payment: _____ **New mortgage payment:** _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ **Natalie E. Zindorf**

Signature

Date **01/23/2015**

Print: **Natalie E. Zindorf**
First Name Middle Name Last Name

Title Authorized Agent for Rushmore Loan
Management Services LLC

Company Buckley Madole, P.C.

Address 14841 Dallas Parkway, Suite 300
Number Street

Dallas, TX 75254
City State ZIP Code

Contact phone (972) 643-6600 Email POCInquiries@buckleymadole.com

Certificate of Service

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on or before January 26, 2015.

Debtor's Attorney Information

Rgawyn Mitchell
Rgawyn Mitchell
PO BOX 7177
TUPELO, MS 38802-7177

Debtors Information

Veaner Copeland
118 Ronda St
Tupelo, MS 38801-8863

Chapter 13 Trustee Information

Terre M. Vardaman
P. O. Box 1326
Brandon, Mississippi 39043

Respectfully Submitted,

/s/ Natalie E. Zindorf